

Form RF-1
Rev. 3/98

Contact Person: Kathy Blair, CPCU
Signature: Kathy Blair
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N	Apply Lost Cost Factors to Future Filings? (Y or N)	
5.0%	Estimated Maximum Rate Increase for any Arkansas Insured (%)	
-8.0%	Estimated Maximum Rate Decrease for any Arkansas Insured (%)	Corresponds to Question 3 on RF-2 or RF-WC

<u>5 Year History</u>								<u>Selected Provisions</u>
Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A.
		%	Eff. Date					Total Production Expense
00	13,461	8.1	01/31/03	16,073	12,489	77.7%	N/A	B. General Expense
01	13,639	-5.3	02/06/04	17,800	13,099	73.6%	N/A	C. Taxes, License & Fees
02	13,753	-5.3	10/31/04	19,460	12,224	62.8%	N/A	D. Underwriting Profit & Contingencies
03	13,855	0.3	07/03/05	21,505	11,489	53.4%	N/A	E. Other (explain)
04	14,440	0.0	07/04/05	22,140	11,671	52.7%	N/A	F. TOTAL